



PATENT
Docket No.: 36287-00900

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : LARDY et al.
Serial No. : 09/671,783 **Group Art Unit** : 3627
Filed : September 27, 2000 **Examiner** : Gort, Elaine
For : ***METHOD AND SYSTEM FOR DETERMINING A COMPANY'S
PROBABILITY OF NO DEFAULT***

REQUEST FOR RECONSIDERATION

**Director of The United States Patent and Trademark
P.O. Box 1450
Alexandria, VA 22313-1450**

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Madam:

This Request for Reconsideration is submitted in response to an outstanding, final Office Action dated May 18, 2004. Accordingly, a Petition for Extension of Time and a fee are filed concurrently herewith. In the event that the Director determines that an additional extension of time or additional fee is required, the undersigned hereby petitions for such required extension of time and authorizes the Director to charge the Milbank deposit account (13-3250) for any required fee.

There are no amendments to the claims or the specification. The listing of pending claims begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.